

Form 319

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Lois Joyce Evans
Debtor(s)

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Case No. 20-20387-CMB

Chapter: 7

ORDER


In a Chapter 7 case, *Fed.R.Bankr.P. 1007(c)* requires an individual Debtor to file a ***Statement of Completion*** evidencing completion of a personal financial management course, or alternatively, a ***Certification*** that the Debtor is not required to complete such course due to incapacity, dischargeability, or active military duty. The deadline for filing one of the above documents is within 60 days after the first date set for the meeting of creditors under *Section 341* of the *Bankruptcy Code*. *11 U.S.C. §727(a)(11)* requires that no discharge shall be granted unless the Debtor completes an instructional course concerning personal financial management after filing the petition or is excused from the requirement to do so.

In this case, the Debtor(s) failed to timely file a Certification substantially conforming to *Official Form No. 423*, i.e., a ***Certification of Completion of Postpetition Instructional Course Concerning Personal Financial Management***, which reflects timely attendance at a course in personal financial management, or alternatively, a basis for excuse from such obligation.

AND NOW, this ***The 2nd of August, 2023***, it is hereby ***ORDERED, ADJUDGED and DECREED*** that this case is ***DEEMED CLOSED, without entry of a discharge order***. Debtor(s) shall not receive a discharge of his or her debts in this bankruptcy case.

Dated: August 2, 2023

cm: Debtor


Carlota M. Böhm, Judge
United States Bankruptcy Court

In re:
Lois Joyce Evans
Debtor

Case No. 20-20387-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 02, 2023

User: auto
Form ID: 319

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 04, 2023:

Recip ID	Recipient Name and Address
db	+ Lois Joyce Evans, 113 Burry Avenue, Bradfordwoods, PA 15015-1239
cr	+ Dep't of Revenue Office of Attorney General, Anthony T. Kovalchick, 1251 Waterfront Place, Mezzanine Level, Pittsburgh, PA 15222-4227
acc	+ Maria Stromple, Wilke & Associates, LLP, 1721 Cochran Rd., Ste. 200, Pittsburgh, PA 15220-1000
cr	+ United States of America Department of the Treasur, c/oOffice of U.S. Atty for W.D. of PA, U.S. Post Office & Courthouse, 700 Grant Street, suite 4000, Pittsburgh, PA 15219 U.S.A. 15219-1956
15193380	+ AAS Debt Recovery, 2526 Monroeville Blvd Ste 205, Monroeville, PA 15146-2371
15193384	+ First Credit Services, Inc., 371 Hoes Lane, Suite 300 B, Piscataway, NJ 08854-4143
15260096	+ First National Bank of Pennsylvania, c/o Karen L. Hughes, Esquire, AAS Debt Recovery Inc., 2526 Monroeville Blvd., Suite 205, Monroeville, PA 15146-2371
15193386	+ Global Connections, 5320 College Blvd, Overland Park, KS 66211-1621
15193388	+ James C. Warmbrodt, Esquire, KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15193389	+ North Allegheny School District, 200 Hillvue Lane, Pittsburgh, PA 15237-5391
15193391	+ Phelan Hallinan Diamond Jones, 1617 JFK Blvd., Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
15193394	+ Ralph Minto, Esquire, 603 Stanwix Street, Pittsburgh, PA 15222-1425
15193395	+ U.S. Attorneys Office, Western District of PA, 4000 U.S. Post Office & Courthouse, 700 Grant Street, Pittsburgh, PA 15219-1906

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15193381	Email/PDF: bncnotices@becket-lee.com	Aug 03 2023 05:31:55	American Express, PO Box 1270, Newark, NJ 07101-1270
15219323	Email/PDF: bncnotices@becket-lee.com	Aug 03 2023 05:31:55	American Express Travel Related Services Company,, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15481793	Email/PDF: resurgentbknofications@resurgent.com	Aug 03 2023 05:21:39	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15193382	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 03 2023 05:21:41	Capital One, PO Box 71083, Charlotte, NC 28272-1083
15197598	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 03 2023 05:21:41	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15193385	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Aug 03 2023 05:19:00	First National Bank of PA, 4140 E. State Street, Hermitage, PA 16148-3401
15193387	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 03 2023 05:19:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15193383	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 03 2023 05:21:41	Chase Auto Finance, PO Box 78050, Phoenix, AZ 85062
15220172	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 03 2023 05:21:42	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix AZ 85038-9505
15193392	Email/Text: Bankruptcy.Notices@pnc.com		

District/off: 0315-2

User: auto

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		Aug 03 2023 05:19:00	PNC Bank National Association, 3232 Newmark Drive, Miamisburg, OH 45342
15193393	Email/Text: Bankruptcy.Notices@pnc.com	Aug 03 2023 05:19:00	PNC Bank National Association, 3232 Newmark Drive, Miamisburg, OH 45342
15254293	Email/Text: Bankruptcy.Notices@pnc.com	Aug 03 2023 05:19:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
15193390	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 03 2023 05:19:00	Pennsylvania Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
15213336	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 03 2023 05:19:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15238522	Email/Text: BNCnotices@dcmservices.com	Aug 03 2023 05:19:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15238523	Email/Text: BNCnotices@dcmservices.com	Aug 03 2023 05:19:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15473541	+ Email/Text: ustpreion03.pi.ecf@usdoj.gov	Aug 03 2023 05:19:00	United States Trustee, 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMorgan Chase Bank, N.A.
cr		PNC BANK, N.A.
cr		PNC BANK, NATIONAL ASSOCIATION
cr		PNC Bank, National Association, et.al.
cr		PNC Mortgage, A Division Of Pnc Bank, National Ass
15260619		PNC BANK, N.A.
cr	*	American Express Travel Related Services Company,, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701

TOTAL: 6 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 04, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 2, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC Mortgage A Division Of Pnc Bank, National Association bnicholas@kmlawgroup.com
Brian C. Thompson	

District/off: 0315-2

User: auto

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on behalf of Debtor Lois Joyce Evans bthompson@ThompsonAttorney.com
blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.
com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com

Brian C. Thompson

on behalf of Accountant Maria Stromple bthompson@ThompsonAttorney.com
blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.
com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com

Jeffrey J. Sikirica

TrusteeSikirica@gmail.com PA59@ecfbis.com

Jill Locnikar

on behalf of Creditor United States of America Department of the Treasury Internal Revenue Service jill.locnikar@usdoj.gov,
patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov

Larry E. Wahlquist

on behalf of U.S. Trustee Office of the United States Trustee larry.e.wahlquist@usdoj.gov

Lauren Michaels

on behalf of Creditor Dep't of Revenue Office of Attorney General lmichaels@attorneygeneral.gov

Office of the United States Trustee

ustregion03.pi.ecf@usdoj.gov

Stephen Russell Franks

on behalf of Creditor PNC BANK N.A. amps@manleydeas.com

Stephen Russell Franks

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION amps@manleydeas.com

Stephen Russell Franks

on behalf of Creditor JPMorgan Chase Bank N.A. amps@manleydeas.com

Thomas Song

on behalf of Creditor PNC Bank National Association, et.al. pawb@fedphe.com

TOTAL: 12